

CENTRUE FINANCIAL CORPORATION

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1206591	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,102	\$965	-12.4%		
Loans	\$722	\$588	-18.6%		
Construction & development	\$72	\$42	-41.8%		
Closed-end 1-4 family residential	\$127	\$106	-16.5%		
Home equity	\$46	\$41	-10.6%		
Credit card	\$0	\$0			
Other consumer	\$3	\$1	-80.5%		
Commercial & Industrial	\$82	\$60	-26.1%		
Commercial real estate	\$268	\$236	-12.0%		
Unused commitments	\$119	\$108	-9.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$174	\$195	12.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$44	\$32	-26.6%		
Cash & balances due	\$83	\$65	-22.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$31	\$23	-26.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$31	\$23	-26.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,028	\$898	-12.7%		
Deposits	\$934	\$851	-8.9%		
Total other borrowings	\$87	\$41	-52.9%		
FHLB advances	\$71	\$23	-67.6%		
Equity					
Equity capital at quarter end	\$74	\$67	-8.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.0%	6.1%	--		
Tier 1 risk based capital ratio	8.4%	9.0%	--		
Total risk based capital ratio	9.7%	10.3%	--		
Return on equity ¹	-164.6%	3.7%	--		
Return on assets ¹	-13.6%	0.3%	--		
Net interest margin ¹	3.3%	3.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	45.2%	47.5%	--		
Loss provision to net charge-offs (qtr)	46.8%	41.5%	--		
Net charge-offs to average loans and leases ¹	12.0%	2.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	50.4%	56.5%	17.3%	1.8%	--
Closed-end 1-4 family residential	2.6%	3.5%	0.3%	0.3%	--
Home equity	0.8%	1.7%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.2%	6.7%	--
Commercial & Industrial	5.4%	2.2%	1.4%	0.5%	--
Commercial real estate	6.2%	5.1%	0.4%	0.5%	--
Total loans	9.6%	7.6%	3.0%	0.6%	--